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June 8, 2005

Bruce Campbell
110 N. College, Suite 300
Tyler, Texas 75702

RE: Scarlet Talley-McDaniel; Case No. 04-10525;

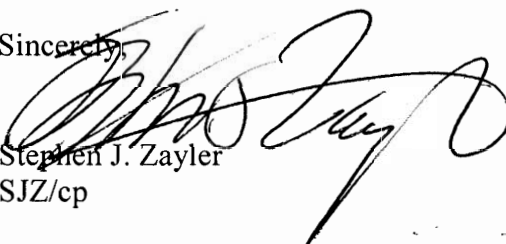
Dear Bruce:

In response to email on the above referenced case, the schedules showed the lien holder for \$84,937.00, and the actual payoff was \$93,000.00. Secondly, the Debtor originally did not have an exemption listed for this asset. The sale was already pending, when the Debtor amended schedules to show \$9,090.00 as exempt. Furthermore, I worked with the Debtor to have her lower exempt portion of \$6,000.00, and I also cut my commission to allow some funds to creditors.

As you can see several unexpected figures erupted, and I did my best to make what was left from the sale go to the only creditor that filed a claim.

If you have any additional questions, please do not hesitate to contact my office.

Sincerely,


Stephen J. Zayler
SJZ/cp

cc: Tim O'Neal